

THE PROTECTOR OF FINANCE

Tales of Resilius Marvel Guardian of Bank Treasure



By Weldon J. Cobb

OPEN FOR RATING

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When the president of the Atlas National bank sent for Resilius Marvel I was selected as his messenger. When I returned from the office of the United Bankers' Protective association with its active head in my company I was, quite naturally, being the private secretary of the one and the closest friend of the other, motioned to remain. I sank into one of the sumptuous easy chairs which crowded the inner sanctum of the great king of finance, Mr. Robert Drew, feeling sure that I was about to listen to something new and important.

Resilius Marvel looked easy-minded and receptive. I fancied I detected a very slight smile pass over his face as his eye fell upon a heap of bonds outspread and held down by a paper weight on the desk directly before Mr. Drew. The serious, somewhat irritated face of the bank president indicated that he was ill at ease mentally, that he had sent for Marvel much as might a man who had bungled over mending a bruised finger and had been compelled to call in skilled surgical aid. He tried to be off-handed as he selected one of the bonds and passed it over for the inspection of the man whom I had seen do so many clever things, whom I had come to recognize as the grand past-master of foresight and efficiency in the bank mysteries line.

"What do you know about these bonds, Mr. Marvel?" was the question put.

"Everything," was the prompt reply, so speedily given that its enunciation and a bare careless glance at the broad black letters, "Jebel River & Great Jangeh Railroad Co., were simultaneous.

"That is good," said the president, quite gratefully, clearing his throat and looking hopeful. "This is a special matter, you understand, and confidential. I shall be sorry or glad that the bank holds over \$600,000 of those securities after I have heard what you have to say."

"You will be sorry," bluntly replied Marvel. "The whole proposition is a dream, perhaps a fraud. The securities are waste paper, unless—"

"Yes—unless?" pressed Mr. Drew eagerly, almost pleadingly, with a face grown many shades paler.

"Unless I am able to locate the man who signs them as president of the road—his royal highness of Jangeh."

I was struck with the extraordinary words. Marvel had placed the bond on the desk. It was within my reach, and as unobtrusively as I could I drew this towards me. Several of the bonds of this issue had passed under my eye casually in the regular course of business of the bank during the past two months, but I had never scanned them particularly. Now I read the signatures: "Zwun Zhi, King of Jangeh, President; Napoleon Ducroix, Imperial Treasurer. Bonds were invalid in the first place; a signature is lacking. I think I can obtain it. If I do, the bondholders will not lose. As you quoted from the prospectus, the physical security behind the deed of trust is ample—provided the title is right. It is quite the reverse, but I hope to rectify it."

Marvel was done. Too many times had Mr. Drew consulted him not to know that. He drank a glass of water in feverish haste. Then he took up his check book.

"You understand—of course—" he began significantly.

"When the case is through," interrupted Marvel, "I want our friend here for a week," and he placed his hand on my arm. "I need some help."

I smiled at Marvel in deprecation. I had been so fortunate as to be his companion in several cases he had worked up. To speak of help—and from me! I laughed outright. The only suggestion I had even ventured to make to him had been based on stupid deductions.

"I don't think you understand," he said, locking his arm in mine as we left the bank. "Metaphysically I have found you a silent but willing buffer in the midst of developing ideas. I sometimes think you are valuable in catching them, and by some telepathic sense extracting their values. They percolate through your mentality and come back to me clarified. That is the real transference of thought, you know."

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Very animatedly he drew over to him the big rating book. His nervous

fingers fumbled the leaves and then ran over the initial index. "Here it is: Ralston & Co., GAA, a million and over, the highest capital and credit rating possible. I cannot understand the hurry in those bonds. Ralston & Co. stand behind the proposition on a strong guarantee."

He looked at Marvel in some de- fiance. The latter took the challenge mildly. His hand went into an inner pocket and drew forth a slip of tissue paper. He passed this to the bank president.

"I sent the day before yesterday," he said, "to the commercial agency for a report on Ralston & Co. You observe what the agency reported: 'Open for rating.'"

It was not the first time Mr. Drew had heard that technical agency phrase. In a vague way it was generally understood to indicate an investigation pending, a lacking verification of antecedents, or anticipation of a promised statement.

"As you know," observed Mr. Drew, "they are a comparatively new firm. Very often a rating is withheld or suspended awaiting a reorganization, or for some other transitory condition."

"Today," pursued Marvel steadily, "I have learned a somewhat peculiar fact. The reporter who held that rating open the next day went to the office of Ralston & Co. to receive a promised statement. He withdrew the rating owing to some suspicions he did not impart to his chief. He has never been seen since. His name is Clinton Durham, and he has mysteriously, utterly, disappeared."

"And you infer from this—" questioned Mr. Drew.

"Blackmail, briefly, or foul play, for last evening Ralston & Co., which means Bernard Ralston, drew out every dollar they had in the local banks and have evidently closed shop."

The bank president sprang to his feet.

"I had not heard of that," he said huskily.

"You will, in the afternoon papers," explained Marvel. "The laggard interest money, suspicion, a sense of insecurity, have caused the first raid on the Jebel River bonds. You can fancy what the Stock Exchange will do when the disappearance of Ralston is public property."

The bank president was pacing the floor in sheer agitation. Always hitherto he had posed to me as a great man handling big events and never showing the white feather. Just now he disdained all self-restraint or egotism.

"Do something!" he said in a hoarse broken tone.

"I intend to," replied Marvel. "You have done all the talking so far—let me do some. I will tell you what very few know."

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had known him to scent the germs of pestilence in a closed packet. I had heard of his analyzing ownership, by the same highly developed trait, of a roll of disputed bank bills. I argued that the cane and the handbag belonged to present visitors in the private office. The cane was such as a born dandy might carry. The handbag was crude in material and clumsy in shape. It was made of alligator hide and was ornamented with shiny, mottled scales of some gaudy tropical fish.

At one side of Marvel's desk and within its shadow sat a woman. I could only divine this from her apparel. Nothing of her features showed, for she was deeply veiled. I made out that she must be squat to the point of obesity. Her hands were splay, but stumpy. I wondered what the handbag and cannibals could have to do with her.

"This is my friend," spoke Marvel shortly, and did not even look up from some writing he was engaged in.

The man straightened up with an elaborate gesture of courtesy. He was a natural poseur, his manner showed.

"It is my service profound to the friend of a friend," and he kissed the tips of his fingers towards me.

"Be brief," came curtly from Marvel's lips.

The Frenchman made a slight grimace of hurt dignity and reproach. Then he reached within the fashionably modeled coat he wore and brought out a tattered and indented card case. Its dislocated hinge came loose as he opened it. He extracted daintily and with infinite care what it contained.

This was the dirtiest card I had ever seen. He handled it as carefully as if it was some treasured heirloom. He tendered it gingerly, tiptoeing to reach me.

"If monster will read and return," he said.

The card was not illuminating. With infinite pride the Frenchman received it back from me, and then with sorrowful intonation remarked:

"Once honored, I, Lefort—in the grand days of the cantatrice, the models of Worth, of duchesses, while now—"

He embraced the squat figure in shadow, mute and ominous as some veiled sphinx, within a sweeping inclination of his hand. Then a dimming crescent of his nimble, airy fingers seemed to indicate leagues of space, something too immense to describe, and far away.

"The House," he finally resumed— "Vinc, Ropostor & Blecha. The one—the only. And Vienna—the center of metropoli, of grandeur, of sublimity." He sighed deeply. His eyes grew moist.

"And I, Lefort, representative. That was nearly two years ago. Since then—again the hand wave, despairing and dismal, embracing the universe—and always the squat, veiled figure included."

"Of the House, what is there to tell?" Institute W. Schlimmeling, Berlin, the credit dictator of the world, has already told. Dolls—that speak, that walk, that wait—and live! And the apotheosis of art attained when the great Sophia Voltmar model was reached!"

I understood that the House with three names were doll makers extraordinary; that he, Lefort, was their representative.

"See you, even royalty came to view, in the brilliantly illuminated show window, Sophia Voltmar. The miniature latest creation of Worth in which the doll was garbed cost \$3,000 thalers. About its neck was the Damon string of pearls. It had taken coast fisherman two years to gather these, mated from the center from a hazel nut size to that of a pea, and listed at 12,000 pounds sterling."

"From all this I began to understand that the racy Sophia, founder of the celebrated 'Cobra' dance known over two continents, had been duplicated in doll fashion and exhibited to the Vienna world as a most artistic specimen of the exclusive handicraft of the House."

"I was deputized, honored with the commission, to convey this latest production of the House to Paris," proceeded the voluble Lefort. "When it was ready for packing the Damon string of pearls was removed. There was substituted a cheap imitation necklace. It was unfortunate that in my pride, my desire to show this marvel of the House to some friends to Marselles, I did not proceed direct to Paris where the doll was to be placed in a case before the Grand Opera House, where Sophia Voltmar was the attraction. I found my friends at the seashore city absent at a wedding. Always my precious case with me, I strolled about the harbor. It was one of those royal evenings, the air pure wine, the sky a vaulted sapphire, the lovely Mediterranean a sheet of liquid gold. I took a row boat, my case ever at my side. Just as dusk came up a yawl holding three men. They ran into me. I later guessed that these bandits must have abducted from an exercise of it. I

followed them from Vienna and were after the Damon pearls, which they believed had remained on the doll. A blow, insensibility, and it was a long, dull dream of many weeks for me.

"When I came to myself again the world was nearly a month older. I had been picked up, I and my case, by a schooner in the African trade. My pockets had been ransacked. There was nothing to indicate who I was when the schooner found me. The card I showed you I later discovered in the lining of my coat. A storm had driven the schooner out of her course. They simply kept me aboard because they made few landings. There was a passenger who probably recognized that I was a gentleman of culture, possibly of means. This was one Napoleon Ducroix."

I gave the speaker an intense stare. The pen with which Marvel was writing made a splutter just here. It was purposeful, to emphasize what I naturally had discovered, that Napoleon Ducroix was the name attached to the Jebel River & Great Jangeh bonds.

"Ducroix learned my story. He affected great interest in my forlorn condition. He advised that I remain on board the schooner until Cape Town was reached. Thence I could cable to the house, explaining all.

"My first care was the doll. Except where a dash of rain and salt water had slightly discolored the dress, its beauty, its grandeur, were apparent as ever. The string of false pearls was gone—wrenched from place by the robbers, who supposed they had secured the famous Damon gems.

"My blow had been a bad one, and I was a convalescent for some time. The schooner lined the West coast. We entered the Gulf of Guinea just as the typhoon season came on. The grain coast of Liberia, the ivory coast of Ashante, the gold coast of Dabomey, the slave coast of the bight of Biafra—all these we passed in safety, and then, one tempestuous night, the schooner went to pieces, blown upon a rock by a gale that drove every man on deck overboard."

"Peste! Canaille! sortie de cie! It was the traitor Ducroix who was my partner in a wild swim for the shore. An empty water barrel for our buoy, we landed on a barren coast. By some strange fate we drifted inland. As I learned later, we must have crossed all of the French Congo. We landed at the Jebel river, we penetrated Jangeh. Our first sight of humanity was of the tribesmen of Zwun Zhi, the king."

Lefort made a wry face. Again his glance, bitter and resentful, wandered towards the squat, veiled figure. Then he mouthed rather than articulated the French word, "Canaille!"

"The House," he said, "was there the veiled woman came from?"

"Through wreck, hardship, perils on land, I never lost sight of my case, of the peerless Sophia. She was a reminder of the glorious past. We were taken before the king. In the gleaming, hungry eyes of his servants noticed the greasy unctious of festive appetite; in his own, only indifference, the lazy curiosity of a man lulled to content by half a hundred wives and superabundance of food. He was curious enough to inspect my case, and then—"

"To be brief," he continued, "the king rounded up like a game draw by the great Sophia Voltmar model was reached!"

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the civilized world to find and detain Bernard Ralston. Beyond that he had local emissaries and outside correspondents on the trail of King Zwun Zhi.

"The king," he announced to me one evening, "is in hiding, or dead. It tells me your distinguishing marks are a pair of feet marked still from your old service in a Parisian dye factory. Shall we go any further on that score, my friend?"

"Yes, I am Ducroix," acknowledged the man, sourly. "What of it?"

"Detention, complications, perhaps a prison sentence, unless you assist in helping me clear up a situation."

"About what?"

"King Zwun Zhi. You know where he is? Then tell and you are free to pick up some new victim."

Ducroix was silent for a minute or two. He eyed Marvel in a studious way. Those unlovely eyes of his showed boldness and defiance on the surface, but there was a flicker of fear in their depths.

"The game is played out, I guess," he said finally.

"Where is the king?"

"In pawn."

This man spoke truly. He had, indeed, played the game to the limit. This bold knave had exhausted the last shred of revenue available from the monarch of Jangeh in their extraordinary jump around the world. If he had not been a spendthrift he would have been a millionaire.

At last my eyes rested on the self-exiled, butterfly-chasing, stranded king. As I first saw him he was crouching over a blazing oil stove in a small room behind the shop of a pawnbroker. If his wife's face had resembled dusky mahogany, his own was more of the hue of ebony. He was thin and wasted, a furtive, frightened look in his shrinking eyes. The desperation of the prodigal down to his last hank was expressed in every lineament of his shrunken face.

In some way Ducroix had induced the pawnbroker to advance a small sum on his majesty. The latter had insisted on retaining personal possession of the collateral. Warm as was the weather, the thin, tropical blood of the king demanded constant heat, and in the bill which Marvel paid there was an item of "Kerosene, \$4." In a corner of the room, a marred wreck, was what was left of the famous doll.

It was to the office of the United Bankers' Protective association that the king was at once conveyed. Ducroix accompanied us, and Lefort was later—again from Loti, close on the track of the ascender. The latter, hemmed in, had tried to escape over a narrow mountain road. A wrong turn sent the automobile and its driver three hundred feet below to the bottom of a rock-strewn canyon. The machine had turned turtle, shutting out from sight the frightful end of the man who had been Open for Rating.

Railroad company secured, and a new deed of trust was made out.

"If you can influence Queen Ibi Zwua to sign that," observed Marvel to Lefort, "she can come and see her husband here. If not, she will see him behind steel bars."

It was all arranged within a few hours—the possession of an absolutely valid deed covering the Jangeh property. And that meant a new proposition, and the saving to the bank of its ill-advised original investment.

The president could well afford to be liberal, and Ducroix went away with enough in his pocket to stake him till he found a decent job, if that was his inclination, which it probably was. Lefort was ecstatic over the possession of a thousand, and it was arranged to get King Zwun Zhi and his wife back to their home possessions in a respectable way.

I was with Resilius Marvel when he wound up the last strand of this remarkable case. It was at the deserted offices of Ralston & Co. We found, fallen behind one of the dust-laden desks, a man's cap, and written in red ink on the inside lining was the name: "Clinton Durham."

The big safe of the defunct promoter held nothing but useless office records, the vault in which it stood only equally valueless litter. The climax, however, arrived when a second vault was opened.

Upon its floor lay a prone figure. It was the owner of the misplaced cap, dead—dead for many days.

We could only conjecture from a crumpled document in his cold hand what it all meant. The unfortunate mercantile reporter had become suspicious, had suspended the rating of Ralston & Co., and had revisited their office for proofs to sustain his judgment of the condition of the concern.

The paper in his hand was a private balance sheet, showing the house insolvent. He must have had an opportunity to slip into the vault to secure it. He had been discovered, probably by Ralston, with the indisputable evidence of the insolvency of the concern in his possession. The door of the vault had been crashed shut, and then, within twenty-four hours, gathering up all he could lay his hands to, Bernard Ralston had vanished.

A week later Resilius Marvel showed me a telegram from Loti, dated at Los Angeles. He was on the trail of Ralston, who was aiming to get out of the country.

There was a longer wire two days later—again from Loti, close on the track of the ascender. The latter, hemmed in, had tried to escape over a narrow mountain road. A wrong turn sent the automobile and its driver three hundred feet below to the bottom of a rock-strewn canyon. The machine had turned turtle, shutting out from sight the frightful end of the man who had been Open for Rating.

DEAR ANNIE B. The sweetest little she's as pretty as a rose, as good as gold, that I simply can't get her anywhere. She's her hat on straight, and smoothing, and smiling to show looking down to show. What can I do to be sensible?

WELL, my what is this with Her, good sense or isn't that dimple that drives you to distraction you told her so a evening ever since kiss her and call. What do you talk character or her be. What first attra Get right down to man. Are you a than she is, after a And then, as to th and the gloves, ar men who are alw "lookers" and te

AS SE A K By H

O UR sympathy lower in Noche to entertain it by taking interest a stroll through the was that she knew He did not know the care more for the rait than for the sp At last he sat dow up into her great, soul was in it, and placed in her e he did not notice o on a fresh cement After he had toa eyes she had, how were, what rose cheeks and was jus her shell-like ears that looked over fondly believing the ever thought of the to give the girl a gave a tick and sh